

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
176 Church Street
Poughkeepsie, NY 12601**

IN RE: Stephen Witt and Dorreth Witt

CASE NO.: 05-30072-cgm

aka The Young Sport, TYS

aka The Young Sport, TYS

SSN/TAX ID: xxx-xx-6220 xxx-xx-2205

CHAPTER: 7

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 3/14/05 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Michael O'Leary is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 7/8/05

Cecelia G. Morris, Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

Certificate of Service Pg 3 of 4

CERTIFICATE OF SERVICE

District/off: 0208-4
Case: 05-30072

User: cwelsh
Form ID: 155

Page 1 of 2
Total Served: 34

Date Rcvd: Jul 08, 2005

The following entities were served by first class mail on Jul 10, 2005.

db +Dorreth Witt, 25 Black Rock Trail, Port Jervis, NY 12771-3827
 db +Stephen Witt, 25 Black Rock Trail, Port Jervis, NY 12771-3827
 tr +Michael O'Leary, 225 Dolson Avenue, Suite 301, P.O. Box 929, Middletown, NY 10940-0929
 smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
 smg United States Attorney, One St. Andrews Plaza, Claims Unit - Room 417, New York, NY 10007-1701
 ust +United States Trustee, 74 Chapel Street, Albany, NY 12207-2190
 3739887 +AMERICAN EXPRES, P.O. BOX 297871, FORT LAUDERDALE, FL 33329-7871
 3739888 +ARDEN HILL HOSPITAL, C/O MICHAEL L. ZAGER PC, P.O. BOX 948, MONTICELLO, NY 12701-0948
 3739889 +BALLY'S HEALTH CLUB, PORTFOLIO ACQUISITIONS, 2425 COMMERCE AVE, STE 10, DULUTH, GA 30096-4980
 3739890 +CAP ONE BANK, P.O. BOX 85520, RICHMOND, VA 23285-5520
 3739891 +CBUSA SEARS, C/O CITIBANK USA NA SEARS, 8725 W SAHARA AVENUE, THE LAKES, NV 89163-0001
 3739892 +CHARTER ONE BANK, C/O OXFORD COLLECTION SERVICE, 135 MAXESS ROAD, STE 2A, MELVILLE, NY 11747-3801
 3739893 +CITIBANK, C/O NCO/NCO PORTFOLIO FUND, P.O. BOX 41448, PHILADELPHIA, PA 19101-1448
 3739894 +CITIZEN COMMUNICATION NY SEC, C/O THE CREDIT BUREAU OF ROC, 19 PRINCE, ROCHESTER, NY 14607-1405
 3739895 +CITIZENS BANK, 1735 MARKET STREET, PHILADELPHIA, PA 19103-7501
 3739896 +CITY OF NY OFF OF SHERIFF, CHURCH STREET STATION, P.O. BOX 3637, NEW YORK, NY 10008-3637
 3739898 +COLORADO CAPITAL INVEST, 305 NE LOOP 820, HURST, TX 76053-7209
 3739899 +HORTON MEDICAL CENTER, C/O MICHAEL L. ZAGER PC, P.O. BOX 948, MONTICELLO, NY 12701-0948
 3739900 +HSBC/RSI, HSBC RETAIL SERVICES, P.O. BOX 15524, WILMINGTON, DE 19850-5524
 3739902 +MCI COMMUNICATIONS, C/O PARK DANSAN, 113 W 3RD AVENUE, GASTONIA, NC 28052-4320
 3739901 +MCI COMMUNICATIONS, CBCS, 236 E TOWN STREET, COLUMBUS, OH 43215-4633
 3739903 +MERCY COMM HOSPITAL, NCO FINANCIAL SYSTEMS, INC, P.O. BOX 13574, PHILADELPHIA, PA 19101-3574
 3739905 +MERCY HOSPITAL, C/O NCO FINANCIAL SYSTEMS, P.O. BOX 13574, PHILADELPHIA, PA 19101-3574
 3739906 +NORTHERN LEASING SYSTEM, 132 W 31ST STREET, FLOOR 14, NEW YORK, NY 10001-3406
 3739907 SHERMAN AQUISITION LP, P.O. BOX 10584, GREENVILLE, SC 29603-0584
 3739908 +TIME WARNER CABLE, C/O CREDIT PROTECTION, 13355 NOEL ROAD, DALLAS, TX 75240-6602
 3739909 +TRIPLE CHECK INCOME TAX, 123 PIKE STREET, PORT JERVIS, NY 12771-1824
 3739910 +UNIFUND CCR PARTNERS, 11802 CONREY ROAD, CINCINNATI, OH 45249-1074
 3739911 +UNITED PORTFOLIO MANAGEMENT, 1360 ENERGY PARK DRIVE, SUITE 340, SAINT PAUL, MN 55108-5252
 3739913 +VERIZON NORTH CONSUMER, C/O COLLECTION COMPANY OF AMER, 700 LONGWATER DRIVE, NORWELL, MA 02061-1624

The following entities were served by electronic transmission on Jul 08, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QMOLEARY.com Jul 08 2005 16:25:00 Michael O'Leary, 225 Dolson Avenue, Suite 301, P.O. Box 929, Middletown, NY 10940-0929
 3739891 +EDI: SEARS.COM Jul 08 2005 16:25:00 CBUSA SEARS, C/O CITIBANK USA NA SEARS, 8725 W SAHARA AVENUE, THE LAKES, NV 89163-0001
 3753281 +EDI: USDARHS.COM Jul 08 2005 16:25:00 US Dept. of Agriculture, Rural Development, PO box 66879, St. Louis, MO 63166-6879
 3739912 +EDI: USDARHS.COM Jul 08 2005 16:25:00 USDA RURAL DEVELOPMENT, P.O. BOX 66889, SAINT LOUIS, MO 63166-6889
 3739914 +EDI: AFNIVZWIRE.COM Jul 08 2005 16:25:00 VERIZON WIRELESS, 2000 CORPORATE DRIVE, ORANGEBURG, NY 10962-2624

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 aty* +Michael O'Leary, 225 Dolson Avenue, Suite 301, P.O. Box 929, Middletown, NY 10940-0929
 3739897* +CITY OF NY OFF OF SHERIFF, CHURCH STREET STATION, P.O. BOX 3637, NEW YORK, NY 10008-3637
 3739904* +MERCY COMM HOSPITAL, NCO FINANCIAL SYSTEMS, INC, P.O. BOX 13574, PHILADELPHIA, PA 19101-3574
 TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-4
Case: 05-30072

User: cwelsh
Form ID: 155

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2005

Signature:

